

Case 19-10548-mdc  
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Page 1 of 4

Desc Main

**WELLS  
FARGO**

10/14/2021

VERNON D. ACKRIDGE ,  
8124 HAWTHORNE RD  
ELKINS PARK, PA 19027-2212

Fill in this information to identify the case:

Document Page 2 of 4

Debtor 1 VERNON D. ACKRIDGE

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District Of Pennsylvania

Case number 1910548

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.Court claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account: 5147

## Date of payment change:

Must be at least 21 days after date  
of this notice11/07/2021

## New total payment:

Principal, interest, and escrow, if any

\$ 596.41**Part 1:** Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2:** Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Rate change disclosed in original note agreement.

Current interest rate: 3.35430 %New interest rate: 3.34830 %Current principal and interest payment: \$ 613.37New principal and interest payment: \$ 596.41**Part 3:** Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

VERNON D. ACKRIDGE

First Name

Middle Name

Last Name

Case number (if known) 1910548

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Stephen L. Baugh

Signature

Date 10/14/2021

Print:

Stephen L. Baugh

First Name

Middle Name

Last Name

Title Vice President Loan Documentation

Company

Wells Fargo Bank N.A.

Address

PO Box 1629, N9286-01Y

Number

Street

Minneapolis MN 55440-9790

City

State

ZIP Code

Contact phone ( 877 ) 891 – 0002

Email noticeofpaymentchangeinquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Eastern District Of Pennsylvania

Chapter 13 No. 1910548 :

In re:

VERNON D. ACKRIDGE ,

## CERTIFICATE OF SERVICE

I hereby certify that on or before **10/15/2021**, I served a copy of this Notice and all attachments upon each of the entities named below by the U.S. Bankruptcy Court's CM ECF system or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid or FedEx, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:  
VERNON D. ACKRIDGE ,  
8124 HAWTHORNE RD  
ELKINS PARK, PA 19027-2212

Debtor's Attorney: By Court's CM/ECF system registered email address:  
JOHN EVERETT COOK  
1605 N. Cedar Crest Blvd  
Suite 520  
Allentown, PA 18194

Trustee: By Court's CM/ECF system registered email address:  
KENNETH E. WEST  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

/s/ Stephen L. Baugh  
VP Loan Documentation  
Wells Fargo Bank, N.A.